
State:	District of Columbia	Filing Company:	Amica Mutual Insurance Company
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	Amendment of Policy Provisions		
Project Name/Number:	/		

Filing at a Glance

Company:	Amica Mutual Insurance Company
Product Name:	Amendment of Policy Provisions
State:	District of Columbia
TOI:	19.0 Personal Auto
Sub-TOI:	19.0001 Private Passenger Auto (PPA)
Filing Type:	Form
Date Submitted:	05/03/2018
SERFF Tr Num:	AMMA-131486135
SERFF Status:	Closed-APPROVED
State Tr Num:	
State Status:	
Co Tr Num:	AMICA-DC-AF-18-2
Effective Date	11/01/2018
Requested (New):	
Effective Date	11/01/2018
Requested (Renewal):	
Author(s):	Sonny Tanakhone, Maryann Martini, Stephen Curtis, Robyn Daniels, Tamra Pedro, Meagan Brennan
Reviewer(s):	Carmen Belen (primary)
Disposition Date:	05/03/2018
Disposition Status:	APPROVED
Effective Date (New):	11/01/2018
Effective Date (Renewal):	11/01/2018

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General Information

Project Name:	Status of Filing in Domicile:
Project Number:	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 05/03/2018	
State Status Changed:	Deemer Date:
Created By: Robyn Daniels	Submitted By: Robyn Daniels
Corresponding Filing Tracking Number:	

Filing Description:

We hereby submit our Amendment of Personal Auto Policy Provisions for your approval. This form will replace AM 00 28 07 13 which was approved by your department on January 29, 2014 under SERFF tracking no. AMMA-129384837. We have added the definition of "Personal Vehicle Sharing Program" to the revised endorsement.

Amendment of Personal Auto Policy Provisions AM 00 28 11 18

Company and Contact

Filing Contact Information

Sarah Grosnick, Assistant Vice President	sgrosnick@amica.com
P.O. Box	800-652-6422 [Phone] 22512 [Ext]
6008	401-334-6518 [FAX]
Providence, RI 02940	

Filing Company Information

Amica Mutual Insurance Company	CoCode: 19976	State of Domicile: Rhode
P.O. Box 6008	Group Code: 28	Island
Providence, RI 02940	Group Name: Amica Mutual	Company Type:
(800) 652-6422 ext. [Phone]	FEIN Number: 05-0348344	State ID Number:

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
APPROVED	Carmen Belen	05/03/2018	05/03/2018

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Disposition

Disposition Date: 05/03/2018
Effective Date (New): 11/01/2018
Effective Date (Renewal): 11/01/2018
Status: APPROVED

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Readability Certificate	APPROVED	Yes
Supporting Document	Consulting Authorization	APPROVED	Yes
Supporting Document	Copy of Trust Agreement	APPROVED	Yes
Supporting Document	Side by Side Comparison	APPROVED	Yes
Form	Amendment of Personal Auto Policy Provisions	APPROVED	Yes

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Form Schedule

Item No.	Schedule Item Status	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data		Readability Score	Attachments
1	APPROVED 05/03/2018	Amendment of Personal Auto Policy Provisions	AM 00 28	11 18	END	Replaced	Previous Filing Number:	AMMA-129384837	50.040	AM00281118.pdf
							Replaced Form Number:	AM 00 28 07 13		

Form Type Legend:

ABE	Application/Binder/Enrollment	ADV	Advertising
BND	Bond	CER	Certificate
CNR	Canc/NonRen Notice	DEC	Declarations/Schedule
DSC	Disclosure/Notice	END	Endorsement/Amendment/Conditions
ERS	Election/Rejection/Supplemental Applications	OTH	Other

AMENDMENT OF PERSONAL AUTO POLICY PROVISIONS

AM 00 28 11 18

With respect to the coverage provided by this endorsement, the provisions of the policy apply unless modified by the endorsement.

DEFINITIONS

The following are added to the **Definitions** Section as follows:

"You" and "your" also refers to:

1. Parties who have entered into a civil union recognized under the law of any state who are residents of the same household; or
2. Parties who are domestic partners who are residents of the same household.

"Personal Vehicle Sharing Program" means a system or process, operated by a business, organization, network, group, or individual, that facilitates the sharing of private passenger motor vehicles for use by individuals or other entities for non-commercial use. **Personal Vehicle Sharing Program** does not include a **transportation network platform**.

PART A - LIABILITY COVERAGE

SUPPLEMENTARY PAYMENTS

Paragraphs 1. and 4. are replaced by the following:

In addition to our limit of liability, we will pay on behalf of an **insured**:

1. Up to \$1,000 for the cost of bail bonds required because of an accident, including related traffic law violations. The accident must result in **bodily injury** or **property damage** covered under this policy.
4. Loss of earnings, but not other income, because of attendance at hearings or trials at our request.

EXCLUSIONS

The following exclusion is added to **PART A - LIABILITY COVERAGE**

We do not provide coverage for:

finances, penalties, double or treble damages; punitive, exemplary or vindictive damages; or any other type of added damages intended to punish or deter wrongful conduct rather than as compensation for actual damages.

PART C - UNINSURED MOTORISTS COVERAGE

With respect to any form of Uninsured Motorists Coverage, Underinsured Motorists Coverage, Uninsured/Underinsured Motorists Coverage and/or Property Damage Uninsured Motorists Coverage afforded under this policy, the following exclusion replaces any exclusion that pertains to punitive or exemplary damages, wherever found in the policy or its endorsements:

We do not provide coverage for:

finances, penalties, double or treble damages; punitive, exemplary or vindictive damages; or any other type of added damages intended to punish or deter wrongful conduct rather than as compensation for actual damages.

PART D - COVERAGE FOR DAMAGE TO YOUR AUTO

The following is added to the **INSURING AGREEMENT**:

We will pay under Other Than Collision Coverage for the cost of repairing the damaged windshield on **your covered auto** without a deductible. We will pay only if the damage is repairable without completely replacing the windshield and if the Declarations indicates that Other Than Collision Coverage applies.

AMENDMENT OF PERSONAL AUTO POLICY PROVISIONS

AM 00 28 11 18

We will pay under Other Than Collision Coverage for the cost of repairing or replacing a deployed airbag on **your covered auto** without a deductible. We will pay only if the Declarations indicates that Other Than Collision Coverage applies.

We will pay for lock replacement on **your covered auto** without a deductible if your keys are lost or stolen. We will pay only if the Declarations indicates that Other Than Collision Coverage applies.

The following replaces Paragraph **B.** under the **LIMIT OF LIABILITY**:

B. An adjustment for depreciation and physical condition will be made in determining actual cost value in the event of a total loss. However, if **your covered auto**:

1. Is a new vehicle, not previously titled under the motor vehicle laws of any state; and
2. A total loss occurs within 365 days of your original purchase;

we will not adjust the total loss for depreciation or normal wear and tear in determining actual cash value.

The following coverage is added:

PET PROTECTION

A. Insuring Agreement

In addition, we will pay, without application of a deductible, a maximum of \$500 for reasonable veterinary services and funeral expenses incurred for any one **pet** because of injury or death:

1. Caused as a result of an **auto loss**; and
2. Sustained when the **pet** is occupying **your covered auto**.

B. Definitions

"**Pet**" as used in this Pet Protection coverage means:

A dog or cat owned by you or a **family member**.

"**Auto Loss**" as used in this Pet Protection coverage means:

An accidental loss involving **your covered auto** caused by:

1. Other than **collision** only if the Declarations indicate that Other Than Collision Coverage is provided for that auto.
2. **Collision** only if the Declarations indicate that Collision Coverage is provided for that auto.

C. Limit of Liability

Our total liability under this coverage for injury and death resulting from any one **auto loss** shall not exceed \$1,000 regardless of the number of **pets** involved in the loss.

D. Business Exclusion

We will not pay for veterinary services and/or funeral expenses for a **pet** that is used in or is part of a **business**. A **pet** that is used in or is part of a **business** is a **pet** that earns money or other compensation for its owner.

All other provisions of this policy apply.

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Supporting Document Schedules

Satisfied - Item:	Readability Certificate
Comments:	Readability score is 50.04.
Attachment(s):	
Item Status:	APPROVED
Status Date:	05/03/2018

Bypassed - Item:	Consulting Authorization
Bypass Reason:	N/A
Attachment(s):	
Item Status:	APPROVED
Status Date:	05/03/2018

Bypassed - Item:	Copy of Trust Agreement
Bypass Reason:	N/A
Attachment(s):	
Item Status:	APPROVED
Status Date:	05/03/2018

Satisfied - Item:	Side by Side Comparison
Comments:	
Attachment(s):	AM00280713 - Bracketed.pdf AM00281118 - Underlined.pdf
Item Status:	APPROVED
Status Date:	05/03/2018

AMENDMENT OF PERSONAL AUTO POLICY PROVISIONS

AM 00 28 07 13

With respect to the coverage provided by this endorsement, the provisions of the policy apply unless modified by the endorsement.

DEFINITIONS

The following **is** added to the **Definitions** Section as follows:

"You" and "your" also refers to:

1. Parties who have entered into a civil union recognized under the law of any state who are residents of the same household; or
2. Parties who are domestic partners who are residents of the same household.

PART A - LIABILITY COVERAGE

SUPPLEMENTARY PAYMENTS

Paragraphs **1.** and **4.** are replaced by the following:

In addition to our limit of liability, we will pay on behalf of an **insured**:

1. Up to \$1,000 for the cost of bail bonds required because of an accident, including related traffic law violations. The accident must result in **bodily injury** or **property damage** covered under this policy.
4. Loss of earnings, but not other income, because of attendance at hearings or trials at our request.

EXCLUSIONS

The following exclusion is added to **PART A - LIABILITY COVERAGE**

We do not provide coverage for:

finances, penalties, double or treble damages; punitive, exemplary or vindictive damages; or any other type of added damages intended to punish or deter wrongful conduct rather than as compensation for actual damages.

PART C - UNINSURED MOTORISTS COVERAGE

With respect to any form of Uninsured Motorists Coverage, Underinsured Motorists Coverage, Uninsured/Underinsured Motorists Coverage and/or Property Damage Uninsured Motorists Coverage afforded under this policy, the following exclusion replaces any exclusion that pertains to punitive or exemplary damages, wherever found in the policy or its endorsements:

We do not provide coverage for:

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PART D - COVERAGE FOR DAMAGE TO YOUR AUTO

The following is added to the **INSURING AGREEMENT**:

We will pay under Other Than Collision Coverage for the cost of repairing the damaged windshield on **your covered auto** without a deductible. We will pay only if the damage is repairable without completely replacing the windshield and if the Declarations indicates that Other Than Collision Coverage applies.

We will pay under Other Than Collision Coverage for the cost of repairing or replacing a deployed airbag on **your covered auto** without a deductible. We will pay only if the Declarations indicates that Other Than Collision Coverage applies.

We will pay for lock replacement on **your covered auto** without a deductible if your keys are lost or stolen. We will pay only if the Declarations indicates that Other Than Collision Coverage applies.

AM 00 28 07 13

AMENDMENT OF PERSONAL AUTO POLICY PROVISIONS

AM 00 28 07 13

The following replaces Paragraph **B.** under the **LIMIT OF LIABILITY**:

B. An adjustment for depreciation and physical condition will be made in determining actual cost value in the event of a total loss. However, if **your covered auto**:

1. Is a new vehicle, not previously titled under the motor vehicle laws of any state; and
2. A total loss occurs within 365 days of your original purchase;

we will not adjust the total loss for depreciation or normal wear and tear in determining actual cash value.

The following coverage is added:

PET PROTECTION

A. Insuring Agreement

In addition, we will pay, without application of a deductible, a maximum of \$500 for reasonable veterinary services and funeral expenses incurred for any one **pet** because of injury or death:

1. Caused as a result of an **auto loss**; and
2. Sustained when the **pet** is occupying **your covered auto**.

B. Definitions

"**Pet**" as used in this Pet Protection coverage means:

A dog or cat owned by you or a **family member**.

"**Auto Loss**" as used in this Pet Protection coverage means:

An accidental loss involving **your covered auto** caused by:

1. Other than **collision** only if the Declarations indicate that Other Than Collision Coverage is provided for that auto.
2. **Collision** only if the Declarations indicate that Collision Coverage is provided for that auto.

C. Limit of Liability

Our total liability under this coverage for injury and death resulting from any one **auto loss** shall not exceed \$1,000 regardless of the number of **pets** involved in the loss.

D. Business Exclusion

We will not pay for veterinary services and/or funeral expenses for a **pet** that is used in or is part of a **business**. A **pet** that is used in or is part of a **business** is a **pet** that earns money or other compensation for its owner.

All other provisions of this policy apply.

AM 00 28 07 13

AMENDMENT OF PERSONAL AUTO POLICY PROVISIONS

AM 00 28 11 18

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DEFINITIONS

The following are added to the **Definitions** Section as follows:

"You" and "your" also refers to:

1. Parties who have entered into a civil union recognized under the law of any state who are residents of the same household; or
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"Personal Vehicle Sharing Program" means a system or process, operated by a business, organization, network, group, or individual, that facilitates the sharing of private passenger motor vehicles for use by individuals or other entities for non-commercial use. Personal Vehicle Sharing Program does not include a transportation network platform.

PART A - LIABILITY COVERAGE

SUPPLEMENTARY PAYMENTS

Paragraphs 1. and 4. are replaced by the following:

In addition to our limit of liability, we will pay on behalf of an **insured**:

1. Up to \$1,000 for the cost of bail bonds required because of an accident, including related traffic law violations. The accident must result in **bodily injury** or **property damage** covered under this policy.
4. Loss of earnings, but not other income, because of attendance at hearings or trials at our request.

EXCLUSIONS

The following exclusion is added to **PART A - LIABILITY COVERAGE**

We do not provide coverage for:

finances, penalties, double or treble damages; punitive, exemplary or vindictive damages; or any other type of added damages intended to punish or deter wrongful conduct rather than as compensation for actual damages.

PART C - UNINSURED MOTORISTS COVERAGE

With respect to any form of Uninsured Motorists Coverage, Underinsured Motorists Coverage, Uninsured/Underinsured Motorists Coverage and/or Property Damage Uninsured Motorists Coverage afforded under this policy, the following exclusion replaces any exclusion that pertains to punitive or exemplary damages, wherever found in the policy or its endorsements:

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PART D - COVERAGE FOR DAMAGE TO YOUR AUTO

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We will pay under Other Than Collision Coverage for the cost of repairing the damaged windshield on **your covered auto** without a deductible. We will pay only if the damage is repairable without completely replacing the windshield and if the Declarations indicates that Other Than Collision Coverage applies.

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AMENDMENT OF PERSONAL AUTO POLICY PROVISIONS

AM 00 28 11 18

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B. An adjustment for depreciation and physical condition will be made in determining actual cost value in the event of a total loss. However, if **your covered auto**:

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2. Sustained when the **pet** is occupying **your covered auto**.

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"**Pet**" as used in this Pet Protection coverage means:

A dog or cat owned by you or a **family member**.

"**Auto Loss**" as used in this Pet Protection coverage means:

An accidental loss involving **your covered auto** caused by:

1. Other than **collision** only if the Declarations indicate that Other Than Collision Coverage is provided for that auto.
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